



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [WINTRUST FINANCIAL CORPORATION](#)

**City/State** [ROSEMONT, IL](#)

## Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [50,250,661](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [15](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[WINTRUST FINANCIAL CORPORATION](#)  
[9700 WEST HIGGINS ROAD](#)  
[ROSEMONT, IL 60018](#)

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	03/31/2022	03/31/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000) .....	49,545,758	44,908,657			46,764,308			41,263,905			33,224,627		
Net income (\$000) .....	127,391	153,148			466,151			292,990			355,697		
Number of BHCs in peer group .....	134	133			130			128			125		

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.42	2.55	37	2.34	2.67	23	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54
+ Non-interest income .....	1.35	0.97	74	1.66	1.13	77	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57
- Overhead expense .....	2.30	2.18	65	2.56	2.28	72	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61
- Provision for credit losses .....	0.03	0.04	59	-0.40	-0.12	16	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65
+ Securities gains (losses) .....	0	0	81	0	0.01	64	0	0.01	61	0	0.02	29	0	0.01	59
+ Other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	46	0	0	15	0	0	42
= Pretax net operating income (tax equivalent) .....	1.41	1.35	57	1.85	1.78	55	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40
Net operating income .....	1.03	1.03	48	1.36	1.36	50	1	1.26	21	0.71	0.81	34	1.07	1.19	33
Net income .....	1.03	1.02	48	1.36	1.35	50	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.82	2.96	39	2.91	3.18	30	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61
Interest expense .....	0.25	0.20	72	0.41	0.29	76	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55
Net interest income (tax equivalent) .....	2.57	2.75	34	2.50	2.88	22	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.03	0.09	42	0.16	0.16	61	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57
Earnings coverage of net loan and lease losses (X) .....	70.65	38.54	75	13.38	25.70	47	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.71	1.20	14	0.84	1.49	13	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29
Allowance for loan and lease losses / Total loans and leases .....	0.70	1.17	15	0.81	1.47	11	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.16	0.47	11	0.32	0.70	15	0.20	0.49	16	0.40	0.71	24	0.44	0.57	38
30–89 days past due loans and leases / Total loans and leases .....	0.50	0.32	82	0.62	0.33	84	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	2.18	-1.97	67	4.98	-0.51	72	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23
Net short-term noncore funding dependence .....	-1.95	-6.65	63	-0.49	-6.88	71	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30
Net loans and leases / Total assets .....	70.99	59.31	79	74.83	60.99	88	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.12	9.06	22	8.18	9.15	23	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20
Holding company equity capital / Total assets .....	8.94	10.29	28	9.31	10.72	29	8.97	10.71	24	9.13	11.16	21	10.08	12.43	23
Total equity capital (including minority interest) / Total assets .....	8.94	10.40	27	9.31	10.85	27	8.97	10.82	22	9.13	11.29	19	10.08	12.57	22
Common equity tier 1 capital / Total risk-weighted assets .....	8.57	12.21	2	9	12.57	2	8.55	12.42	1	8.82	12.38	2	9.22	12.17	4
Net loans and leases / Equity capital (X) .....	7.94	5.82	85	8.04	5.73	88	7.87	5.53	90	8.03	5.58	89	7.33	5.21	85
Cash dividends / Net income .....	20.76	33.45	30	16.08	23.13	32	21.16	28.27	35	29.31	42.30	35	18.30	33.12	25
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets .....	10	9.35	69	17.76	16.49	61	11.23	10.50	65	23.14	16.68	71	17.16	9.26	82
Equity capital .....	5.64	4.03	67	14.92	9.13	79	9.30	7.46	72	11.51	6.99	76	12.97	10.49	73
Net loans and leases .....	4.35	6.29	50	20.92	7.22	84	7.08	3.36	70	22.25	9.07	84	12.95	9.10	73
Noncore funding .....	5.18	-10.65	73	-2.07	-25.09	77	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital .....	12.80	11.08	67	14.05	11.33	71	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73
Equity investment in subsidiaries / Equity capital .....	111.75	103.47	82	109.46	102.85	83	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92
Cash from ops + noncash items + op expense / Op expense + dividends .....	37.24	125.04	24	34.02	98.58	25	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	286,175	277,426	1,143,563	1,141,851	1,222,207	3.15	44.29
Income from lease financing receivables.....	5,784	5,833	22,779	35,951	18,930	-0.84	406.92
Fully taxable income on loans and leases.....	290,373	281,821	1,160,264	1,169,313	1,226,276	3.03	46.84
Tax-exempt income on loans and leases.....	1,586	1,438	6,078	8,489	14,861	10.29	-8.32
Estimated tax benefit on income on loans and leases.....	425	380	1,608	2,235	3,927	11.87	-50.69
Income on loans and leases (tax equivalent).....	292,384	283,639	1,167,950	1,180,037	1,245,064	3.08	45.94
Investment interest income (tax equivalent).....	32,867	19,768	97,279	101,815	110,343	66.26	128.04
Interest on balances due from depository institutions.....	1,687	1,199	6,606	8,553	29,804	40.70	3.94
Interest income on other earning assets.....	2,208	1,747	7,250	7,030	6,155	26.39	104.07
Total interest income (tax equivalent).....	329,146	306,353	1,279,085	1,297,435	1,391,366	7.44	51.36
Interest on time deposits of \$250K or more .....	1,355	5,564	15,031	29,867	35,881	-75.65	-46.08
Interest on time deposits < \$250K.....	2,606	10,832	27,199	63,394	78,897	-75.94	-61.69
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	10,893	11,548	45,889	95,917	164,114	-5.67	56.62
Interest on other borrowings and trading liabilities.....	8,622	10,153	40,425	41,974	35,776	-15.08	67.84
Interest on subordinated debt and mandatory convertible securities .....	5,482	5,477	21,983	21,961	15,555	0.09	209.37
Total interest expense.....	28,958	43,574	150,527	253,113	330,223	-33.54	24.93
Net interest income (tax equivalent).....	300,188	262,779	1,128,558	1,044,322	1,061,143	14.24	54.51
Non-interest income.....	166,611	185,958	589,985	607,780	401,844	-10.40	143.55
Adjusted operating income (tax equivalent) .....	466,799	448,737	1,718,543	1,652,102	1,462,987	4.03	77.70
Overhead expense.....	285,336	287,495	1,135,351	1,067,501	926,561	-0.75	70.00
Provision for credit losses.....	4,106	-45,347	-59,263	188,477	53,626		-19.03
Securities gains (losses) .....	250	210	1,079	221	899	19.05	
Other tax equivalent adjustments .....	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	174,574	207,743	641,397	394,197	486,325	-15.97	94.58
Applicable income taxes .....	46,289	53,711	171,645	96,792	124,404	-13.82	56.17
Tax equivalent adjustments .....	894	884	3,601	4,415	6,224	1.13	-47.47
Applicable income taxes (tax equivalent).....	47,183	54,595	175,246	101,207	130,628	-13.58	50.54
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	127,391	153,148	466,151	292,990	355,697	-16.82	118.22
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	127,391	153,148	466,151	292,990	355,697	-16.82	118.22
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	127,391	153,148	466,151	292,990	355,697	-16.82	118.22
Investment securities income (tax equivalent).....	32,867	19,768	97,279	101,815	110,343	66.26	128.04
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,911	2,119	7,063	26,480	39,352	-9.82	-47.50
Mortgage-backed securities .....	27,531	14,023	74,478	59,629	51,845	96.33	300.98
All other securities .....	3,425	3,626	15,738	15,706	19,146	-5.55	-12.34
Cash dividends declared.....	26,452	24,626	98,629	85,890	65,110	7.41	141.50
Common .....	19,461	17,635	70,663	64,513	56,910	10.35	165.68
Preferred.....	6,991	6,991	27,966	21,377	8,200	0.00	92.70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.66	2.75	43	2.73	2.96	32	2.74	2.85	40	3.14	3.27	37	4.19	4	67
Less: Interest expense .....	0.23	0.19	72	0.39	0.27	76	0.32	0.23	76	0.61	0.48	74	0.99	0.98	60
Equals: Net interest income (tax equivalent) .....	2.42	2.55	37	2.34	2.67	23	2.41	2.60	31	2.53	2.77	27	3.19	3.01	54
Plus: Non-interest income .....	1.35	0.97	74	1.66	1.13	77	1.26	1.04	68	1.47	1.21	68	1.21	1.32	57
Equals: adjusted operating income (tax equivalent) .....	3.77	3.56	71	4	3.87	66	3.67	3.70	50	4	4.04	54	4.40	4.41	52
Less: Overhead expense .....	2.30	2.18	65	2.56	2.28	72	2.43	2.17	71	2.59	2.57	62	2.79	2.69	61
Less: Provision for credit losses .....	0.03	0.04	59	-0.40	-0.12	16	-0.13	-0.09	40	0.46	0.51	45	0.16	0.15	65
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	81	0	0.01	64	0	0.01	61	0	0.02	31	0	0.01	59
Plus: other tax equivalent adjustments .....	0	0	44	0	0	48	0	0	46	0	0	15	0	0	42
Equals: Pretax net operating income (tax equivalent) .....	1.41	1.35	57	1.85	1.78	55	1.37	1.66	28	0.96	1.04	40	1.46	1.56	40
Less: Applicable income taxes (tax equivalent) .....	0.38	0.31	71	0.49	0.40	76	0.37	0.38	52	0.25	0.23	51	0.39	0.36	59
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income .....	1.03	1.03	48	1.36	1.36	50	1	1.26	21	0.71	0.81	34	1.07	1.19	33
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	1.03	1.02	48	1.36	1.35	50	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Memo: Net income (last four quarters) .....	0.92	1.17	18	0.88	1.07	28	1	1.26	21	0.71	0.82	34	1.07	1.19	33
Net income—BHC and noncontrolling (minority) interest .....	1.03	1.04	45	1.36	1.37	50	1	1.27	19	0.71	0.83	34	1.07	1.20	32
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.37	93.16	68	93.80	93.08	60	93.91	93.08	59	93.05	92.32	60	92.21	91.05	61
Average interest-bearing funds / Average assets .....	61.84	60.43	66	62.23	62.97	55	61.55	61.99	58	65.65	64.06	62	68.79	65.57	68
Interest income (tax equivalent) / Average earning assets .....	2.82	2.96	39	2.91	3.18	30	2.91	3.06	36	3.38	3.55	34	4.54	4.41	61
Interest expense / Average earning assets .....	0.25	0.20	72	0.41	0.29	76	0.34	0.25	77	0.66	0.52	73	1.08	1.08	55
Net interest income (tax equivalent) / Average earning assets .....	2.57	2.75	34	2.50	2.88	22	2.57	2.80	31	2.72	3.01	27	3.46	3.33	52
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.29	3.88	16	3.37	4.05	15	3.43	4.01	18	3.82	4.27	23	4.92	5.09	46
Interest-bearing bank balances .....	0.14	0.18	22	0.12	0.10	76	0.14	0.14	54	0.26	0.27	50	1.74	2.04	31
Federal funds sold and reverse repos .....	0.23	0.28	54	0	0.26	21	0.20	0.25	57	0.69	0.68	60	1.84	2.44	31
Trading assets .....	0.02	0.43	58	0	0.39	57	0.01	0.45	53	0.01	0.60	51	0.04	0.99	46
Total earning assets .....	2.81	2.93	40	2.90	3.15	30	2.90	3.04	37	3.37	3.51	35	4.52	4.36	62
Investment securities (tax equivalent) .....	2.05	1.78	75	2.05	1.84	63	2.06	1.77	70	2.55	2.25	75	3.02	2.76	75
US Treasury and agency securities (excluding mortgage-backed securities) .....	2.43	1.09	94	2.66	1.30	92	2.73	1.14	95	3.15	1.75	90	3.15	2.32	87
Mortgage-backed securities .....	1.88	1.67	74	1.50	1.60	43	1.80	1.57	75	2.42	2.05	85	2.84	2.61	80
All other securities .....	2.91	2.75	62	2.95	2.93	56	3.13	2.81	67	3.38	3.24	63	4.03	4.06	64
Interest-bearing deposits .....	0.21	0.16	67	0.44	0.26	82	0.33	0.21	77	0.77	0.53	78	1.35	1.10	72
Time deposits of \$250K or more .....	0.50	0.48	56	1.50	0.82	94	1.15	0.66	89	1.97	1.42	89	2.30	1.96	77
Time deposits < \$250K .....	0.38	0.44	47	1.27	0.78	88	0.87	0.62	79	1.73	1.36	82	2.02	1.82	61
Other domestic deposits .....	0.18	0.13	72	0.22	0.17	71	0.21	0.15	73	0.49	0.36	79	1.05	0.93	62
Foreign deposits .....		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos .....	0.15	0.16	56	0.07	0.18	28	0.06	0.17	26	0.65	0.62	66	1.57	1.86	40
Other borrowed funds and trading liabilities .....	1.53	1.14	66	1.57	1.38	62	1.57	1.27	63	1.62	1.50	57	1.72	2.38	17
All interest-bearing funds .....	0.38	0.31	74	0.62	0.42	81	0.52	0.37	78	0.93	0.74	74	1.44	1.49	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	166,611		185,958		589,985		607,780		401,844			
Fiduciary activities income .....	5,599		5,017		21,930		18,392		18,766			
Service charges on deposit accounts - domestic .....	15,317		12,079		54,305		45,168		39,197			
Trading revenue.....	11,255		9,556		-10,853		61,715		16,757			
Investment banking fees and commissions.....	24,875		23,386		98,065		78,976		74,814			
Insurance activities revenue.....	441		465		2,110		1,709		1,915			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	62,600		42,129		96,926		39,619		33,201			
Net securitization income .....	306		421		628		-1,881		0			
Net gains (losses) on sales of loans, OREO, other assets.....	17,989		80,133		195,407		217,357		89,468			
Other non-interest income.....	28,229		12,772		131,467		146,725		127,726			
Total overhead expenses .....	285,336		287,495		1,135,351		1,067,501		926,561			
Personnel expense.....	171,987		180,561		690,622		625,003		544,475			
Net occupancy expense.....	27,918		29,784		117,225		105,127		129,342			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	1,609		2,007		7,734		11,019		11,844			
Other operating expenses.....	83,822		75,143		319,770		326,352		240,900			
Fee income on mutual funds and annuities.....	2,527		2,618		11,221		10,062		10,020			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	105,763		216,725		111,743		211,913		304,985			
Number of equivalent employees .....	5,147		5,303		5,183		5,266		5,057			
Average personnel expense per employee.....	33.41		34.05		133.25		118.69		107.67			
Average assets per employee.....	9,626.14		8,468.54		9,022.63		7,835.91		6,570.03			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.52	2.26	47	1.41	2.10	46	1.90	2.17	48	1.66	2.02	50
Overhead expenses / Net Interest Income + non-interest income .....	61.24	61.09	51	64.19	59.31	73	66.20	59.28	78	64.79	62.28	63
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.30	2.18	65	2.56	2.28	72	2.43	2.17	71	2.59	2.57	62
Personnel expense.....	1.39	1.21	74	1.61	1.28	83	1.48	1.21	80	1.51	1.30	70
Net occupancy expense.....	0.23	0.23	50	0.27	0.24	61	0.25	0.23	62	0.25	0.26	48
Other operating expenses.....	0.69	0.71	60	0.69	0.73	57	0.70	0.72	57	0.82	0.94	56
Overhead less non-interest income .....	0.96	1.18	28	0.90	1.10	27	1.17	1.10	48	1.11	1.25	39
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	61.13	60.59	54	64.07	58.69	76	66.06	58.83	79	64.61	61.82	64
Personnel expense.....	36.84	33.94	65	40.24	33.28	86	40.19	32.93	87	37.83	32.36	83
Net occupancy expense.....	5.98	6.43	41	6.64	6.42	55	6.82	6.23	58	6.36	6.58	45
Other operating expenses.....	18.30	19.35	42	17.19	18.45	47	19.06	19.18	51	20.42	22.28	55
Total non-interest income .....	35.69	26.24	76	41.44	28.42	79	34.33	27.67	68	36.79	28.83	69
Fiduciary activities income .....	1.20	2.31	45	1.12	2.15	44	1.28	2.20	46	1.11	2.09	44
Service charges on domestic deposit accounts .....	3.28	3.51	44	2.69	3.21	39	3.16	3.27	45	2.73	3.27	37
Trading revenue.....	2.41	0.53	87	2.13	0.97	81	-0.63	0.62	4	3.74	1.28	85
Investment banking fees and commissions.....	5.33	2.33	83	5.21	2.51	83	5.71	2.58	82	4.78	2.46	81
Insurance activities revenue.....	0.09	0.38	59	0.10	0.38	56	0.12	0.36	57	0.10	0.41	55
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44
Net servicing fees .....	13.41	1.49	93	9.39	0.99	96	5.64	0.60	94	2.40	0.01	93
Net securitization income .....	0.07	0	94	0.09	0.01	92	0.04	0.01	90	-0.11	0	1
Net gain (loss) - sales of loans, OREO, and other assets .....	3.85	1.74	82	17.86	3.74	93	11.37	3.30	92	13.16	3.92	89
Other non-interest income.....	6.05	8.92	40	2.85	8.65	9	7.65	9.27	47	8.88	9.65	53
Overhead less non-interest income .....	25.43	33.42	27	22.63	29.66	27	31.73	30.52	45	27.83	31.93	35
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.52	20.83	90	25.85	21.04	90	26.76	21.18	95	24.55	18.63	88
Applicable income tax + TE / Pretax net operating income + TE .....	27.03	22.92	86	26.28	22.74	86	27.32	22.67	90	25.67	21.18	84

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

**Assets**

	Dollar Amount in Thousands						Percent Change
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year
Real estate loans .....	12,151,958	11,804,423	11,967,952	11,641,723	10,416,115	2.94	47.71
Commercial and industrial loans .....	16,277,083	15,955,711	16,307,506	15,439,131	11,625,315	2.01	87.44
Loans to individuals .....	6,454,178	5,364,727	6,200,824	5,150,180	4,405,841	20.31	110.48
Loans to depository institutions and acceptances of other banks .....	0	0	10,598	0	0		
Agricultural loans .....	8,352	11,975	12,453	16,461	21,356	-30.25	-73.58
Other loans and leases .....	1,032,443	1,326,127	1,149,608	1,133,543	732,682	-22.15	260.28
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	35,924,014	34,462,963	35,648,941	33,381,038	27,201,309	4.24	77.00
Less: Allowance for loan and lease losses .....	250,539	277,709	247,835	319,373	156,828	-9.78	97.06
Net loans and leases .....	35,673,475	34,185,254	35,401,106	33,061,665	27,044,481	4.35	76.88
Debt securities that reprice or mature in over 1 year .....	6,305,706	4,395,377	5,119,330	3,194,278	3,960,230	43.46	178.93
Mutual funds and equity securities .....	84,623	82,272	82,445	82,796	42,774	2.86	217.52
Subtotal .....	42,063,804	38,662,903	40,602,881	36,338,739	31,047,485	8.80	87.32
Interest-bearing bank balances .....	4,013,597	3,348,794	5,372,602	4,802,527	2,164,560	19.85	298.38
Federal funds sold and reverse repos .....	700,056	52	700,055	59	309	999999.00	22882.80
Debt securities that reprice or mature within 1 year .....	129,080	201,890	150,824	440,758	280,384	-36.06	-26.69
Trading assets .....	129,724	203,577	116,899	270,823	104,402	-36.28	199.63
Total earning assets .....	47,036,261	42,417,216	46,943,261	41,852,906	33,597,140	10.89	98.59
Non-interest-bearing cash and due from depository institutions .....	462,516	426,325	411,150	322,415	286,167	8.49	116.03
Premises, fixed assets, and leases .....	837,878	869,098	845,002	881,653	895,660	-3.59	39.40
Other real estate owned .....	8,334	15,813	6,401	16,558	15,171	-47.30	-80.79
Investment in unconsolidated subsidiaries .....	8,066	8,066	8,066	8,066	8,066	0.00	0.00
Intangible and other assets .....	1,897,765	1,945,783	1,928,339	1,998,711	1,805,519	-2.47	54.31
Total assets .....	50,250,661	45,682,202	50,142,143	45,080,250	36,607,723	10.00	94.91
Quarterly average assets .....	49,545,758	44,908,657	49,098,992	43,719,459	35,622,693	10.33	96.15
Average loans and leases (YTD) .....	35,533,381	33,626,546	34,045,533	30,903,729	25,306,391	5.67	77.63
<b>Memoranda</b>							
Loans held-for-sale .....	606,545	1,260,193	817,912	1,272,090	377,313	-51.87	109.90
Loans not held-for-sale .....	35,317,469	33,202,770	34,831,029	32,108,948	26,823,996	6.37	76.53
Real estate loans secured by 1–4 family .....	3,073,393	3,426,958	3,159,485	3,301,506	2,621,774	-10.32	49.37
Commercial real estate loans .....	9,045,121	8,334,130	8,775,080	8,294,549	7,734,820	8.53	48.16
Construction and land development .....	1,457,090	1,432,137	1,415,787	1,435,839	1,285,677	1.74	61.18
Multifamily .....	1,704,811	1,468,865	1,569,881	1,409,685	1,235,938	16.06	101.37
Nonfarm nonresidential .....	5,883,220	5,433,128	5,789,412	5,449,025	5,213,205	8.28	35.11
Real estate loans secured by farmland .....	33,444	43,335	33,387	45,668	59,521	-22.82	-48.02
Total investment securities .....	6,519,409	4,679,539	5,352,599	3,717,832	4,283,388	39.32	164.65
U.S. Treasury securities .....	0	65,001	0	304,971	121,088	-100.00	-100.00
US agency securities (excluding mortgage-backed securities) .....	314,298	257,686	232,699	262,472	1,268,416	21.97	-51.17
Municipal securities .....	336,037	346,165	353,080	347,617	376,744	-2.93	2.00
Mortgage-backed securities .....	5,656,224	3,778,487	4,542,767	2,626,112	2,376,949	49.70	351.64
Asset-backed securities .....	1,504	2,201	1,949	2,459	2,577	-31.67	-59.07
Other debt securities .....	126,723	147,727	139,659	91,405	94,840	-14.22	93.69
Mutual funds and equity securities .....	84,623	82,272	82,445	82,796	42,774	2.86	217.52
Available-for-sale securities .....	2,998,898	2,430,749	2,327,793	3,055,839	3,106,214	23.37	67.01
U.S. Treasury securities .....	0	65,001	0	304,971	121,088	-100.00	-100.00
US agency securities (excluding mortgage-backed securities) .....	49,637	81,526	52,507	84,513	365,442	-39.12	-72.09
Municipal securities .....	155,489	148,300	165,594	146,910	145,318	4.85	21.89
Mortgage-backed securities .....	2,709,329	2,041,372	2,012,039	2,425,581	2,376,949	32.72	116.34
Asset-backed securities .....	1,504	2,201	1,949	2,459	2,577	-31.67	-59.07
Other debt securities .....	82,939	92,349	95,704	91,405	94,840	-10.19	26.77
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-289,461	-45,453	-41,667	14,570	3,997		
Available-for-sale securities appreciation (depreciation) .....	-194,843	34,822	11,424	95,758	19,390		
Structured notes, fair value .....	0	0	0	0	0		
Pledged securities .....	2,523,240	2,125,024	2,570,218	2,441,321	1,678,232	18.74	86.62

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	14,036,520	12,456,779	14,427,713	11,911,303	7,380,904	12.68	136.47
NOW, ATS and transaction accounts .....	4,007,594	2,595,172	3,642,784	2,614,731	2,627,822	54.42	248.79
Time deposits less brokered deposits < \$250K .....	-136,505	1,247,817	1,039,838	1,673,020	2,965,412		
MMDA and other savings accounts .....	20,727,413	18,169,197	20,304,719	17,752,887	14,648,511	14.08	96.04
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	38,635,022	34,468,965	39,415,054	33,951,941	27,622,649	12.09	97.17
Time deposits of \$250K or more .....	1,047,799	1,472,926	1,124,250	1,497,178	1,645,380	-28.86	0.22
Foreign deposits .....	143,937	120,475	118,068	110,029	77,731	19.47	193.52
Federal funds purchased and repos .....	15,872	12,416	9,198	11,366	20,520	27.84	-59.56
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	395,295	63,585	407,796	393,243	228,020	521.68	130.93
Other borrowings w/remaining maturity over 1 year .....	1,334,837	1,718,319	1,344,427	1,391,102	1,165,241	-22.32	421.53
Brokered deposits < \$250K .....	2,824,103	2,090,203	1,804,014	1,806,380	1,003,255	35.11	128.52
Noncore funding .....	5,761,843	5,477,924	4,807,753	5,209,298	4,140,147	5.18	106.02
Trading liabilities .....	117,030	159,529	106,476	233,550	103,296	-26.64	181.79
Subordinated notes and debentures + trust preferred securities .....	690,599	690,161	690,504	690,072	689,661	0.06	75.92
Other liabilities .....	553,911	633,112	623,668	879,394	360,720	-12.51	188.83
Total liabilities .....	45,758,405	41,429,691	45,643,455	40,964,255	32,916,473	10.45	98.80
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	412,500	412,500	412,500	412,500	125,000	0.00	64.17
Common stock .....	59,091	58,727	58,892	58,473	57,951	0.62	12.33
Common surplus .....	1,698,093	1,663,008	1,685,572	1,649,990	1,650,278	2.11	22.88
Retained earnings .....	2,548,474	2,208,535	2,447,535	2,080,013	1,899,630	15.39	122.78
Accumulated other comprehensive income .....	-115,999	10,104	4,092	15,382	-34,678		
Other equity capital components .....	-109,903	-100,363	-109,903	-100,363	-6,931		
Total holding company equity capital .....	4,492,256	4,252,511	4,498,688	4,115,995	3,691,250	5.64	62.47
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	4,492,256	4,252,511	4,498,688	4,115,995	3,691,250	5.64	62.47
Total liabilities and capital .....	50,250,661	45,682,202	50,142,143	45,080,250	36,607,723	10.00	94.91
<b>Memoranda</b>							
Non-interest-bearing deposits .....	14,180,457	12,577,254	14,545,781	12,021,332	7,458,635	12.75	136.93
Interest-bearing deposits .....	28,470,404	25,575,315	27,915,605	25,344,196	22,890,380	11.32	78.61
Total deposits .....	42,650,861	38,152,569	42,461,386	37,365,528	30,349,015	11.79	94.53
Long-term debt that reprices within 1 year .....	79,253	433,543	84,826	646,144	884,871	-81.72	62.73
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,498,688	4,115,995	4,115,995	3,691,250	3,267,570		
Accounting restatements .....	0	0	0	-26,717	-1,531		
Net income .....	127,391	153,148	466,151	292,990	355,697		
Net sale of new perpetual preferred stock .....	0	0	0	277,613	0		
Net sale of new common stock .....	12,720	13,272	36,001	10,121	21,971		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	9,540	93,432	1,297		
Changes incident to business combinations .....	0	0	0	0	71,756		
Less: Dividends declared .....	26,452	24,626	98,629	85,890	65,110		
Change in other comprehensive income .....	-120,091	-5,278	-11,290	50,060	42,194		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	4,492,256	4,252,511	4,498,688	4,115,995	3,691,250		

**Percent Composition of Assets**

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	24.18	37.11	26	25.84	36.10	29	23.87	36.25	27	25.82	36.22	28	28.45	37.78	34
Commercial and industrial loans .....	32.39	10.78	98	34.93	13.88	99	32.52	10.76	99	34.25	13.52	98	31.76	12.02	97
Loans to individuals .....	12.84	3.61	89	11.74	3.42	89	12.37	3.36	90	11.42	3.40	89	12.04	4.20	87
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0.02	0.02	86	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.17	42	0.03	0.19	42	0.02	0.18	45	0.04	0.19	51	0.06	0.24	54
Other loans and leases.....	2.05	4.19	34	2.90	4.29	47	2.29	4.47	35	2.51	4.63	36	2	5.01	27
Net loans and leases.....	70.99	59.31	79	74.83	60.99	88	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Debt securities over 1 year.....	12.55	19.47	27	9.62	16.70	19	10.21	19.46	17	7.09	15.55	12	10.82	14.60	29
Mutual funds and equity securities .....	0.17	0.06	86	0.18	0.06	84	0.16	0.06	84	0.18	0.05	86	0.12	0.06	77
Subtotal .....	83.71	80.04	57	84.63	78.43	75	80.98	79.22	48	80.61	78.16	49	84.81	79.65	57
Interest-bearing bank balances .....	7.99	7.18	58	7.33	9.08	41	10.71	8.50	67	10.65	7.51	74	5.91	3.06	80
Federal funds sold and reverse repos .....	1.39	0.55	85	0	0.50	55	1.40	0.54	84	0	0.82	53	0	1.57	54
Debt securities 1 year or less .....	0.26	1.65	17	0.44	1.59	22	0.30	1.56	21	0.98	1.68	42	0.77	1.91	38
Trading assets .....	0.26	0.52	69	0.45	0.56	66	0.23	0.49	61	0.60	1.01	62	0.29	1.19	56
Total earning assets.....	93.60	91.28	77	92.85	91.48	67	93.62	91.77	73	92.84	91.05	71	91.78	89.53	72
Non-interest cash and due from depository institutions.....	0.92	0.96	46	0.93	1	43	0.82	0.82	51	0.72	1.07	22	0.78	1.14	23
Other real estate owned.....	0.02	0.01	74	0.03	0.02	79	0.01	0.01	68	0.04	0.02	75	0.04	0.03	69
All other assets.....	5.48	7.70	23	6.21	7.44	34	5.56	7.35	28	6.44	7.82	34	7.44	9.27	30
<b>Memoranda</b>															
Short-term investments .....	9.64	10.28	59	7.77	11.92	32	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60
U.S. Treasury securities.....	0	1.80	9	0.14	0.98	50	0	1.47	10	0.68	0.84	70	0.33	1.03	57
US agency securities (excluding mortgage-backed securities) .....	0.63	0.79	62	0.56	0.73	61	0.46	0.82	54	0.58	0.63	63	3.46	0.54	95
Municipal securities .....	0.67	1.72	48	0.76	1.77	48	0.70	1.73	48	0.77	1.69	48	1.03	1.34	56
Mortgage-backed securities .....	11.26	14.04	37	8.27	12.38	32	9.06	14.14	28	5.83	11.75	18	6.49	11.44	20
Asset-backed securities .....	0	0.56	47	0	0.35	53	0	0.50	50	0.01	0.32	52	0.01	0.28	53
Other debt securities .....	0.25	0.55	50	0.32	0.46	56	0.28	0.53	48	0.20	0.42	53	0.26	0.39	60
Loans held-for-sale.....	1.21	0.40	85	2.76	0.46	94	1.63	0.55	86	2.82	0.52	96	1.03	0.39	83
Loans held for investment .....	70.28	59.15	80	72.68	61.15	84	69.46	58.06	80	71.23	61.72	78	73.27	63.50	76
Real estate loans secured by 1–4 family .....	6.12	11.67	27	7.50	11.69	32	6.30	11.46	29	7.32	11.91	31	7.16	13.29	26
Revolving .....	0.71	1.40	34	0.94	1.51	42	0.75	1.42	35	1.08	1.66	44	1.56	2.07	46
Closed-end, secured by first liens .....	5.37	9.94	28	6.50	9.76	34	5.50	9.67	31	6.19	9.81	32	5.51	10.69	26
Closed-end, secured by junior liens .....	0.04	0.17	28	0.06	0.21	29	0.05	0.17	31	0.06	0.22	28	0.10	0.28	36
Commercial real estate loans .....	18	23.42	36	18.24	22.27	36	17.50	22.69	36	18.40	22.22	37	21.13	22.23	46
Construction and land development.....	2.90	3.49	48	3.13	3.32	52	2.82	3.34	49	3.19	3.40	53	3.51	3.44	57
Multifamily.....	3.39	3.52	58	3.22	3.21	61	3.13	3.57	57	3.13	3.12	58	3.38	3.01	65
Nonfarm nonresidential .....	11.71	15.11	38	11.89	14.77	38	11.55	14.57	40	12.09	14.72	39	14.24	14.69	47
Real estate loans secured by farmland.....	0.07	0.33	48	0.09	0.33	53	0.07	0.30	51	0.10	0.33	54	0.16	0.36	61

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	33.83	61.87	15	34.25	57.91	15	33.57	61.05	16	34.88	57.15	17	38.29	57.46	23
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	33.83	61.87	15	34.25	57.91	15	33.57	61.05	16	34.88	57.15	17	38.29	57.46	23
Real estate loans secured by 1–4 family.....	8.56	20.07	17	9.94	19.43	21	8.86	19.86	19	9.89	19.43	22	9.64	20.75	19
Revolving .....	0.99	2.35	31	1.24	2.45	35	1.06	2.43	35	1.46	2.64	38	2.09	3.15	39
Closed-end.....	7.56	17.49	20	8.70	16.76	25	7.81	17.24	22	8.43	16.59	23	7.54	17.39	19
Commercial real estate loans .....	25.18	38.39	26	24.18	35.36	26	24.62	37.86	26	24.85	34.63	30	28.44	33.52	40
Construction and land development.....	4.06	5.82	44	4.16	5.29	45	3.97	5.65	44	4.30	5.26	47	4.73	5.09	54
1–4 family.....	0.35	1.29	38	0.42	1.05	41	0.32	1.18	36	0.55	0.93	49	0.90	0.94	59
Other.....	3.71	4.49	45	3.73	4.21	48	3.65	4.40	45	3.75	4.19	49	3.83	4.02	53
Multifamily.....	4.75	5.66	52	4.26	5.08	52	4.40	5.78	48	4.22	4.96	51	4.54	4.69	57
Nonfarm nonresidential .....	16.38	25	31	15.77	23.47	29	16.24	24.56	32	16.32	22.93	34	19.17	22.15	42
Owner-occupied.....	5.94	8.44	35	5.76	7.93	36	5.90	8.29	36	5.98	7.68	37	7.28	7.72	53
Other.....	10.44	16.32	32	10.01	15.25	29	10.34	15.94	30	10.34	14.95	32	11.89	14.34	42
Real estate loans secured by farmland.....	0.09	0.59	45	0.13	0.56	48	0.09	0.54	46	0.14	0.54	50	0.22	0.55	57
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0.03	0.04	83	0	0.06	31	0	0.11	29
Commercial and industrial loans .....	45.31	18.81	97	46.30	23.16	97	45.74	18.86	98	46.25	22.17	97	42.74	19.53	95
Loans to individuals .....	17.97	6.52	82	15.57	6.02	82	17.39	6.24	82	15.43	6.13	82	16.20	7.13	80
Credit card loans .....	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.02	0.31	38	0.03	0.33	39	0.03	0.34	40	0.05	0.32	45	0.08	0.37	50
Other loans and leases.....	2.87	8.03	28	3.85	8.05	41	3.22	8.75	29	3.40	9.09	31	2.69	9.85	24
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	290.38	395.39	32	306.84	382.51	36	294.40	391.81	33	310.98	381.27	38	326.06	391.26	37
Real estate loans secured by 1–4 family.....	73.44	125.02	27	89.08	124.29	36	77.72	126.06	31	88.19	125.03	34	82.07	138.18	29
Revolving .....	8.52	14.84	38	11.14	16.14	46	9.26	15.44	43	13	17.42	47	17.84	21.26	49
Closed-end.....	64.92	108.83	29	77.94	106.79	36	68.46	108.85	31	75.19	106.14	36	64.23	115.20	28
Commercial real estate loans .....	216.14	249.33	39	216.64	237.40	44	215.86	245.88	40	221.57	234.65	46	242.13	229.44	50
Construction and land development.....	34.82	36.95	51	37.23	35.26	56	34.83	35.95	53	38.35	35.62	59	40.25	34.95	60
1–4 family.....	2.96	8.02	44	3.79	6.84	48	2.82	7.42	43	4.88	6.34	52	7.62	6.61	62
Other.....	31.86	28.49	55	33.43	28.01	62	32.01	28.11	58	33.48	28.16	62	32.62	27.32	60
Multifamily.....	40.74	37.99	67	38.18	34.02	67	38.62	38.66	64	37.66	32.74	68	38.69	31.04	71
Nonfarm nonresidential .....	140.58	160.85	41	141.23	157.71	39	142.41	158.05	43	145.56	155.06	44	163.19	152.10	53
Owner-occupied.....	51	53.96	52	51.57	52.99	53	51.70	52.99	53	53.34	52.37	53	61.97	53.07	60
Other.....	89.58	105.37	40	89.65	102.29	40	90.71	102.54	41	92.21	100.54	42	101.23	97.41	54
Real estate loans secured by farmland.....	0.80	3.46	48	1.13	3.50	54	0.82	3.22	51	1.22	3.44	56	1.86	3.60	61
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0.26	0.21	86	0	0.28	31	0	0.44	29
Commercial and industrial loans .....	388.95	113.45	98	414.75	145.22	97	401.14	114.45	98	412.42	139.91	98	363.92	122.02	98
Loans to individuals .....	154.23	36.67	91	139.45	35.91	90	152.53	34.55	91	137.57	37.47	90	137.92	43.51	88
Credit card loans .....	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.20	1.66	43	0.31	1.94	44	0.31	1.86	46	0.44	1.88	52	0.67	2.18	56
Other loans and leases.....	24.67	47.86	37	34.47	47.52	51	28.28	51.06	42	30.28	49.54	43	22.94	52.44	29
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	20.59	30.57	28	19.69	27.81	29	20.02	30.07	29	20.16	27.32	31	22.68	26.45	41
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	176.77	198.65	46	176.40	185.94	48	175.60	195.33	45	179.80	183.76	48	193.09	178.57	54
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	227.77	256.17	41	227.98	243.39	44	227.30	252.85	41	233.14	240.85	46	255.05	236.10	50

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	9.64	10.28	59	7.77	11.92	32	12.41	11.47	61	11.63	11.17	63	6.68	7.63	60
Liquid assets .....	22.29	28.10	35	17.69	27.16	23	22.69	29.03	35	19.05	26.22	34	17.27	22.44	43
Investment securities .....	12.97	21.67	22	10.24	18.78	16	10.67	21.63	12	8.25	17.85	12	11.70	16.99	23
Net loans and leases .....	70.99	59.31	79	74.83	60.99	88	70.60	58.67	80	73.34	61.58	82	73.88	63.77	75
Net loans, leases and standby letters of credit .....	71.74	60.12	78	75.61	61.79	88	71.40	59.49	79	74.10	62.48	83	74.66	64.84	76
Core deposits .....	76.88	76.85	31	75.45	73.69	43	78.61	75.71	48	75.31	70.67	51	75.46	63.09	78
Noncore funding .....	11.47	9.46	71	11.99	11.95	64	9.59	10.30	61	11.56	14.13	52	11.31	19.36	29
Time deposits of \$250K or more .....	2.09	1.46	74	3.22	1.96	78	2.24	1.58	74	3.32	2.11	76	4.49	2.94	77
Foreign deposits .....	0.29	0.32	84	0.26	0.34	83	0.24	0.34	83	0.24	0.36	82	0.21	0.43	80
Federal funds purchased and repos .....	0.03	1.11	29	0.03	1.22	24	0.02	1.23	25	0.03	1.47	22	0.06	1.94	19
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold) .....	-1.36	0.44	8	0.03	0.60	39	-1.38	0.54	9	0.03	0.54	40	0.06	0.48	35
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.79	1.03	57	0.14	1.11	44	0.81	1	57	0.87	1.24	55	0.62	3.01	24
Earning assets that reprice within 1 year .....	63.85	36.68	94	59.46	38.67	93	65.94	37.37	93	63.45	39.38	94	63.53	39.29	93
Interest-bearing liabilities that reprice within 1 year .....	5.49	6.16	59	8.42	7.73	70	5.60	6.39	61	8.67	8.20	69	9.52	10.19	54
Long-term debt that reprices within 1 year .....	0.16	0.22	74	0.95	0.28	85	0.17	0.26	71	1.43	0.47	84	2.42	0.96	82
Net assets that reprice within 1 year .....	58.20	29.01	95	50.09	29.49	93	60.16	29.65	94	53.34	29.11	93	51.60	26.63	95
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	2.18	-1.97	67	4.98	-0.51	72	-3.49	-2.33	48	-0.09	3.20	44	5.46	14.45	23
Net short-term noncore funding dependence .....	-1.95	-6.65	63	-0.49	-6.88	71	-7.91	-7.71	44	-5.07	-4.76	43	-0.59	3.38	30
Short-term investment / Short-term noncore funding .....	120.36	265.83	32	105.69	246.74	28	206.71	273.46	51	154.23	184.19	56	108.10	77.77	70
Liquid assets - short-term noncore funding / Nonliquid assets .....	18.38	35.38	31	12.55	30.67	23	21.58	36.68	34	14.22	28.18	33	13.41	16.97	51
Net loans and leases / Total deposits .....	83.64	73.06	74	89.60	76.22	82	83.37	72.79	73	88.48	79.43	75	89.11	90.31	44
Net loans and leases / Core deposits .....	92.33	78.05	77	99.18	83.77	80	89.82	78.25	74	97.38	88.34	75	97.91	103.93	44
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-7.29	-3.53	19	-1.25	0.62	4	-1.08	0.12	15	0.42	1.57	33	0.13	0.72	30
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-4.90	-8.82	70	0.96	1.31	48	0.30	-0.25	66	2.74	4.31	27	0.64	1.36	36
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	52.70	20.27	90	46.30	12.84	90	54.97	14.28	92	15.58	11.38	64	26.48	12.67	74
Available-for-sale securities .....	46	77.97	8	51.94	85.49	9	43.49	83.77	7	82.19	87.23	32	72.52	85.40	26
U.S. Treasury securities .....	0	8.39	9	1.39	5.10	54	0	6.70	10	8.20	4.72	77	2.83	6.15	54
US agency securities (excluding mortgage-backed securities) .....	4.82	3.73	68	5.51	4.35	70	4.35	4.12	67	7.06	4.01	74	29.61	3.49	97
Municipal securities .....	5.15	7.89	51	7.40	9.71	56	6.60	8.22	59	9.35	9.83	60	8.80	7.75	64
Mortgage-backed securities .....	86.76	65.55	83	80.74	66.67	69	84.87	66.54	79	70.64	66.64	54	55.49	67.43	30
Asset-backed securities .....	0.02	2.78	48	0.05	1.97	54	0.04	2.50	50	0.07	1.91	53	0.06	1.66	53
Other debt securities .....	1.94	3.16	55	3.16	3.05	64	2.61	3.08	61	2.46	3.01	59	2.21	2.94	63
Mutual funds and equity securities .....	1.30	0.30	91	1.76	0.36	90	1.54	0.29	91	2.23	0.35	93	1	0.40	80
Debt securities 1 year or less .....	1.98	8.63	22	4.31	9.29	35	2.82	7.78	29	11.86	10.55	67	6.55	11.86	41
Debt securities 1 to 5 years .....	3.57	18.50	13	2.82	16.09	18	2.90	18.25	12	2.73	17.03	20	2.74	17.94	20
Debt securities over 5 years .....	93.15	70.45	92	91.11	72.48	82	92.74	71.11	89	83.19	69.86	65	89.72	66.02	81
Pledged securities .....	38.70	29.79	69	45.41	33.48	68	48.02	32.26	75	65.67	35.67	86	39.18	30.57	61
Structured notes, fair value .....	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	36.39	-1.29	82	59.83	156.41	36	18.69	27.98	51	114.43	183.32	48	90.74	26.69	82
Investment securities .....	39.32	28.40	70	4.56	31.91	17	43.97	31.36	70	-13.20	23.62	7	33.02	11.75	86
Core deposits .....	12.09	14.47	58	23.53	29.18	36	16.09	16.94	59	22.91	26.88	40	16.41	11.23	72
Noncore funding .....	5.18	-10.65	73	-2.07	-25.09	77	-7.71	-14.79	61	25.82	-12.18	89	18.91	6.59	77

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			8,531,834	7,160,635	5,929,796
Commit: Secured commercial real estate loans .....	1,536,069	1,158,715	1,441,141	1,136,054	1,000,320
Commit: Unsecured real estate loans .....	120,858	85,698	127,915	82,467	96,582
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	377,124	354,059	400,950	341,956	287,277
Standby letters of credit .....	12,867	6,483	6,870	6,250	7,714
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	761,683	2,250,259	1,025,291	2,332,032	837,181
Written options contracts (interest rate) .....	537,978	1,422,463	589,964	1,727,894	595,050
Purchased options contracts (interest rate) .....	2,356,728	2,070,871	2,234,157	2,057,671	443,571
Interest rate swaps .....	10,149,570	11,611,253	11,275,023	11,418,493	8,509,655
Futures and forward foreign exchange .....	13,906	3,787	15,288	4,798	34,541
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....							17.02	22.78	36	15.88	22.01	30	16.20	23.52	25
Standby letters of credit .....	0.75	0.64	68	0.78	0.67	68	0.80	0.65	70	0.76	0.71	68	0.78	0.84	59
Commercial and similar letters of credit .....	0.03	0.02	73	0.01	0.02	66	0.01	0.02	66	0.01	0.02	65	0.02	0.02	70
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts .....	27.50	45.51	68	38	42.67	73	30.19	46.30	70	38.91	48.62	71	28.46	68.47	59
Interest rate contracts .....	27.47	33.09	70	37.99	30.32	76	30.16	32.46	72	38.90	34.36	75	28.37	47.31	61
Interest rate futures and forward contracts .....	1.52	4.02	73	4.93	4.59	81	2.04	3.25	75	5.17	6.21	80	2.29	10.67	73
Written options contracts (interest rate) .....	1.07	1.59	70	3.11	2	81	1.18	1.41	69	3.83	2.18	82	1.63	2.47	73
Purchased options contracts (interest rate) .....	4.69	1.35	87	4.53	1.45	85	4.46	1.31	87	4.56	1.46	86	1.21	2.65	69
Interest rate swaps .....	20.20	19.54	64	25.42	20.33	72	22.49	20.49	67	25.33	20.83	70	23.25	28.86	67
Foreign exchange contracts .....	0.03	6.48	58	0.01	6.19	53	0.03	6.30	58	0.01	6.01	51	0.09	10.12	53
Futures and forward foreign exchange contracts .....	0.03	3.96	60	0.01	3.83	55	0.03	3.78	60	0.01	3.47	52	0.09	5.23	56
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....							25.06	44.98	20	23.17	42.82	23	23.43	45.53	23

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	13,819,865	17,358,633	15,139,723	17,540,888	10,419,998
Interest rate contracts .....	13,805,959	17,354,846	15,124,435	17,536,090	10,385,457
Foreign exchange contracts.....	13,906	3,787	15,288	4,798	34,541
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	775,589	2,254,046	1,040,579	2,336,830	871,722
Written options .....	537,978	1,422,463	589,964	1,727,894	595,050
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	537,978	1,422,463	589,964	1,727,894	595,050
Purchased options .....	2,356,728	2,070,871	2,234,157	2,057,671	443,571
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	2,356,728	2,070,871	2,234,157	2,057,671	443,571
Swaps .....	10,149,570	11,611,253	11,275,023	11,418,493	8,509,655
Held for trading.....	11,029,140	12,878,465	10,842,043	13,053,687	8,915,246
Interest rate contracts .....	11,015,234	12,874,678	10,826,755	13,048,889	8,880,705
Foreign exchange contracts.....	13,906	3,787	15,288	4,798	34,541
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,790,725	4,480,168	4,297,680	4,487,201	1,504,752
Interest rate contracts .....	2,790,725	4,480,168	4,297,680	4,487,201	1,504,752
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	13,281,887	15,936,170	14,549,759	15,812,994	9,824,948
One year or less .....	3,791,666	3,572,001	3,288,474	3,194,471	1,193,386
Over 1 year to 5 years .....	6,614,927	8,453,592	7,426,950	8,596,818	6,085,946
Over 5 years .....	2,875,294	3,910,577	3,834,335	4,021,705	2,545,616
Gross negative fair value (absolute value) .....	122,107	200,748	123,000	288,465	129,203
Gross positive fair value.....	153,534	253,496	165,007	278,423	103,643
Held for trading.....	128,872	202,626	115,838	270,152	103,334
Non-traded.....	24,662	50,870	49,169	8,271	309
Current credit exposure on risk-based capital derivative contracts .....	153,534	253,496	165,007	278,423	103,643
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.90	93.91	46	99.98	94.52	53	99.90	94.17	47	99.97	94.10	54	99.67	93.44	53
Foreign exchange contracts .....	0.10	3.18	56	0.02	3.16	50	0.10	3.47	56	0.03	3.49	50	0.33	3.20	53
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards .....	5.61	10.22	55	12.99	12.82	63	6.87	11.16	57	13.32	14.05	60	8.37	13.49	55
Written options .....	3.89	6.03	55	8.19	8.11	63	3.90	6.28	53	9.85	8.18	68	5.71	5.91	59
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	3.89	5.74	56	8.19	7.80	65	3.90	5.96	55	9.85	7.73	70	5.71	5.10	63
Purchased options .....	17.05	3.59	92	11.93	3.58	84	14.76	3.27	90	11.73	3.42	83	4.26	4.42	63
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	17.05	3.11	93	11.93	3.15	87	14.76	2.87	91	11.73	2.86	85	4.26	3.35	66
Swaps .....	73.44	74.58	36	66.89	69.64	39	74.47	74.26	38	65.10	68.76	38	81.67	69.75	50
Held for trading .....	79.81	38.74	68	74.19	42.14	64	71.61	40.42	60	74.42	43.53	63	85.56	44.16	71
Interest rate contracts .....	79.71	32.48	80	74.17	36.29	73	71.51	34.15	71	74.39	36.62	74	85.23	37.24	83
Foreign exchange contracts .....	0.10	1.60	69	0.02	1.47	66	0.10	1.68	68	0.03	1.60	64	0.33	1.60	66
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded .....	20.19	61.26	31	25.81	57.86	35	28.39	59.58	39	25.58	56.47	36	14.44	55.84	28
Interest rate contracts .....	20.19	57.41	32	25.81	54.11	37	28.39	56.71	42	25.58	53.82	37	14.44	52.22	29
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	96.11	92.63	40	91.81	90.92	37	96.10	92.53	41	90.15	91.48	32	94.29	93.86	37
One year or less .....	27.44	27.97	60	20.58	26.80	54	21.72	27.56	56	18.21	32.05	45	11.45	32.17	37
Over 1 year to 5 years .....	47.87	26.35	79	48.70	28.69	79	49.06	27.01	82	49.01	27.06	83	58.41	30.45	87
Over 5 years .....	20.81	29.53	41	22.53	30.03	45	25.33	29.89	45	22.93	29.56	43	24.43	28.09	50
Gross negative fair value (absolute value) .....	0.88	1.21	31	1.16	1.21	56	0.81	0.98	43	1.64	1.55	61	1.24	0.83	74
Gross positive fair value .....	1.11	1.52	44	1.46	1.70	37	1.09	1.34	38	1.59	2.23	34	0.99	1.19	44
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.06	58	0.06	0.05	75	0.03	0.04	70	0.08	0.07	77	0.04	0.06	74
Gross positive fair value (X) .....	0.04	0.06	62	0.07	0.07	68	0.04	0.05	66	0.08	0.09	62	0.03	0.07	57
Held for trading (X) .....	0.03	0.04	75	0.06	0.05	72	0.03	0.04	70	0.08	0.07	71	0.03	0.06	67
Non-traded (X) .....	0.01	0.01	48	0.01	0.01	65	0.01	0.01	71	0	0.02	28	0	0.01	18
Current credit exposure (X) .....	0.04	0.04	72	0.07	0.05	73	0.04	0.04	71	0.08	0.06	66	0.03	0.05	62
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.37	0.47	66	0.71	0.61	65	0.41	0.46	63	0.80	0.85	58	0.33	0.73	49

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		247,835		319,373		319,373		156,828		152,770					
Gross losses .....		4,725		16,116		35,019		53,205		59,206					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		2,193		2,771		13,569		12,896		9,659					
Net losses .....		2,532		13,345		21,450		40,309		49,547					
Provision for loan and lease losses .....		5,214		-28,350		-50,563		188,492		53,626					
Adjustments .....		22		31		475		14,362		-21					
Ending balance .....		250,539		277,709		247,835		319,373		156,828					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	0.04	0.04	63	-0.25	-0.11	26	-0.11	-0.09	41	0.46	0.51	45	0.16	0.15	65
	0.06	0.06	60	-0.34	-0.20	32	-0.15	-0.16	46	0.61	0.82	36	0.21	0.24	54
	205.92	49.50	73	-212.44	-168.35	30	-235.72	-105.48	29	467.62	487.86	64	108.23	130.58	47
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.71	1.20	14	0.84	1.49	13	0.71	1.23	15	0.99	1.58	15	0.58	0.83	29
Allowance for loan and lease losses / Total loans and leases .....	0.70	1.17	15	0.81	1.47	11	0.70	1.20	16	0.96	1.55	13	0.58	0.81	29
Allowance for loan and lease losses / Net loans and leases losses (X) .....	24.74	38.27	63	5.20	18.09	18	11.55	21.39	51	7.92	11.58	53	3.17	8.03	35
Allowance for loan and lease losses / Nonaccrual assets .....	507.06	355.27	78	298.27	291.29	65	371.85	364.13	67	274.51	299.17	58	148.22	218.72	44
ALLL / 90+ days past due + nonaccrual loans and leases .....	116.41	284.19	20	123.45	246.27	24	114.30	287.08	17	110.16	244.34	17	60.11	151.73	16
Gross loan and lease losses / Average loans and leases .....	0.05	0.17	34	0.19	0.24	52	0.10	0.19	37	0.17	0.34	37	0.23	0.28	53
Recoveries / Average loans and leases .....	0.02	0.07	22	0.03	0.08	29	0.04	0.08	32	0.04	0.07	32	0.04	0.08	34
Net losses / Average loans and leases .....	0.03	0.09	42	0.16	0.16	61	0.06	0.11	44	0.13	0.27	38	0.20	0.21	57
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	6.26	10.98	29	5.21	7.39	39	25.50	34.67	43	21.78	33.98	33	29.60	36.22	49
Earnings coverage of net loan and lease losses (X) .....	70.65	38.54	75	13.38	25.70	47	27.38	39.72	60	14.35	22.91	55	10.77	24.40	42
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.04	-0.01	92	0.01	0.03	62	0.01	0.02	64	0.15	0.04	85	0.06	0.01	89
Real estate loans secured by 1–4 family .....	0.07	-0.02	95	-0.04	-0.01	19	-0.03	-0.02	31	0.10	0.01	92	0.12	0.01	94
Revolving .....	0.06	-0.08	96	-0.08	-0.03	20	-0.34	-0.07	13	0.42	0.01	95	0.54	0.02	95
Closed-end .....	0.07	-0.02	93	-0.04	-0.01	19	0.01	-0.01	85	0.04	0	85	0	0	55
Commercial real estate loans .....	0.03	0	87	0.04	0.05	67	0.03	0.04	62	0.17	0.07	82	0.05	0.01	79
Construction and land development .....	0	-0.02	48	0.06	0	87	0.01	0	84	0.06	0	85	0.04	-0.01	88
1–4 family .....	0	0	12	0.09	0	98	0.02	0	94	0.01	0	91	-0.01	0	9
Other .....	0	-0.01	71	-0.03	0	17	-0.01	0	29	0.04	0	85	0.05	-0.01	91
Multifamily .....	0	0	93	0	0	18	0	0.01	73	0.09	0	97	-0.01	0	11
Nonfarm nonresidential .....	0.05	0.01	87	0.04	0.07	67	0.04	0.05	62	0.22	0.11	80	0.06	0.02	80
Owner-occupied .....	0	0	86	0.01	0.01	80	0	0.01	58	0.13	0.02	94	0.06	0.01	91
Other .....	0.05	0	89	0.03	0.06	66	0.04	0.04	67	0.09	0.08	70	0	0.01	57
Real estate loans secured by farmland .....	0	0	57	0	0	57	0	0	54	0	0.02	46	0.04	0.01	85
Commercial and industrial loans .....	0.03	0.11	48	0.32	0.20	68	0.12	0.17	48	0.15	0.47	26	0.37	0.37	62
Loans to individuals .....	0	0.70	0	1.06			0.71		0	1.13	0	0	1.17	0	
Credit card loans .....		1.88		2.41			1.84			2.92			3.11		
Agricultural loans .....	0	0	54	1.67	0.02	97	0.22	0.02	86	0.15	0.19	73	0.02	0.08	65
Loans to foreign governments and institutions .....		0		0			0			0			0		
Other loans and leases .....	0.06	0.16	58	0.03	0.09	60	0.04	0.10	56	0.05	0.15	53	0	0.15	34

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	03/31/2022	03/31/2021		12/31/2021		12/31/2020		12/31/2019							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	178,591	213,339		263,752		199,616		295,214							
90+ days past due loans and leases .....	165,815	131,846		150,174		173,567		155,088							
Nonaccrual loans and leases .....	49,410	93,107		66,650		116,345		105,808							
Total past due and nonaccrual loans and leases .....	393,816	438,292		480,576		489,528		556,110							
Restructured 30–89 days past due .....	1,551	4,636		2,105		2,261		1,368							
Restructured 90+ days past due .....	320	320		320		0		0							
Restructured nonaccrual .....	8,964	10,363		11,840		21,120		27,133							
Total restructured loans and leases .....	10,835	15,319		14,265		23,381		28,501							
30–89 days past due loans held for sale .....	0	0		0		0		0							
90+ days past due loans held for sale .....	0	0		0		0		0							
Nonaccrual loans held for sale .....	0	0		0		0		0							
Total past due and nonaccrual loans held for sale .....	0	0		0		0		0							
Restructured loans and leases in compliance .....	34,023	41,180		35,022		44,737		35,348							
Other real estate owned .....	8,334	15,813		6,401		16,558		15,171							
<b>Other Assets</b>															
30–89 days past due .....	0	0		0		0		0							
90+ days past due .....	0	0		0		0		0							
Nonaccrual .....	0	0		0		0		0							
Total other assets past due and nonaccrual .....	0	0		0		0		0							
<b>Percent of Loans and Leases</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases .....	0.50	0.32	82	0.62	0.33	84	0.74	0.32	87	0.60	0.39	78	1.09	0.43	89
90+ days past due loans and leases .....	0.46	0.10	86	0.38	0.11	88	0.42	0.10	87	0.52	0.12	86	0.57	0.15	87
Nonaccrual loans and leases .....	0.14	0.44	11	0.27	0.65	14	0.19	0.46	16	0.35	0.66	24	0.39	0.51	37
90+ days past due and nonaccrual loans and leases .....	0.60	0.59	60	0.65	0.82	50	0.61	0.62	59	0.87	0.85	61	0.96	0.71	76
30–89 days past due restructured .....	0	0.01	58	0.01	0.01	78	0.01	0.01	65	0.01	0.01	58	0.01	0.01	51
90+ days past due restructured .....	0	0	76	0	0	70	0	0	71	0	0.01	29	0	0.01	29
Nonaccrual restructured .....	0.02	0.10	28	0.03	0.13	21	0.03	0.10	31	0.06	0.13	39	0.10	0.14	48
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.50	0.32	82	0.62	0.33	84	0.74	0.32	87	0.60	0.40	78	1.09	0.43	89
90+ days past due assets .....	0.46	0.10	86	0.38	0.11	88	0.42	0.10	87	0.52	0.12	86	0.57	0.15	87
Nonaccrual assets .....	0.14	0.45	11	0.27	0.66	13	0.19	0.47	16	0.35	0.67	24	0.39	0.53	37
30+ days past due and nonaccrual assets .....	1.10	0.94	68	1.27	1.18	64	1.35	0.97	74	1.47	1.29	65	2.04	1.19	85
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.43	0.35	71	0.49	0.50	57	0.43	0.36	70	0.64	0.52	71	0.71	0.44	83
90+ days past due and nonaccrual assets + other real estate owned .....	0.44	0.36	71	0.53	0.53	58	0.45	0.37	69	0.68	0.55	72	0.75	0.48	82
<b>Restructured and Nonaccrual Loans and Leases</b>															
+ OREO as Percent of:															
Total assets .....	0.19	0.41	20	0.34	0.58	27	0.22	0.41	26	0.40	0.60	30	0.43	0.53	42
Allowance for loan and lease losses .....	37.37	62.77	29	55.83	69.27	43	44.59	62.64	38	56.33	66.66	41	100.55	115.41	47
Equity capital + allowance for loan and lease losses .....	1.97	3.67	28	3.42	5.03	32	2.33	3.60	36	4.06	4.97	38	4.10	4.28	54
Tier 1 capital + allowance for loan and lease losses .....	2.22	4.23	22	3.97	5.96	32	2.68	4.30	33	4.72	6.05	39	4.94	5.65	47
Loans and leases + other real estate owned .....	0.26	0.69	15	0.45	0.97	20	0.31	0.71	16	0.54	0.97	25	0.58	0.85	33

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due.....	0.63	0.26	91	1.15	0.31	93	0.73	0.26	92	0.59	0.39	77	1.47	0.38	93
	90+ days past due .....	1.26	0.13	93	1.08	0.13	90	1.19	0.12	93	1.38	0.16	90	1.38	0.16	92
	Nonaccrual.....	0.22	0.51	24	0.54	0.76	42	0.35	0.52	38	0.72	0.76	56	0.47	0.46	57
Commercial and industrial	30–89 days past due.....	0.32	0.26	70	0.48	0.22	84	0.53	0.24	84	0.82	0.23	91	1.20	0.31	94
	90+ days past due .....	0.08	0.03	82	0.03	0.02	77	0.04	0.04	73	0.08	0.03	82	0.10	0.05	77
	Nonaccrual.....	0.13	0.53	18	0.18	0.69	17	0.14	0.57	16	0.19	0.75	17	0.49	0.83	33
Individuals	30–89 days past due.....	0.59	0.67	48	0	0.53	11	1.14	0.63	78	0	0.83	8	0	0.83	11
	90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	36	0	0.14	19	0	0.17	16
	Nonaccrual.....	0	0.16	23	0	0.22	20	0	0.17	22	0	0.28	19	0	0.17	11
Depository institution loans	30–89 days past due.....		0			0.01			0	0.01	45		0			0
	90+ days past due .....		0			0			0	0	47		0			0
	Nonaccrual.....		0.01			0			0	0	47		0			0
Agricultural	30–89 days past due.....	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due .....	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual.....	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due.....		0			0.03			0.50			0			0.07	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases	30–89 days past due.....	1.03	0.13	96	0.12	0.13	66	1.74	0.12	97	0.42	0.18	79	0.38	0.20	78
	90+ days past due .....	0	0.01	74	0.01	0.01	79	0.01	0.01	82	0.05	0.01	89	0.02	0.01	84
	Nonaccrual.....	0.15	0.08	78	0.12	0.15	64	0.17	0.09	76	0.24	0.15	72	0.10	0.13	62

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due .....	1.56	0.44	95	1.43	0.47	93	1.20	0.46	92	1.07	0.65	81	1.24	0.67	86
	90+ days past due .....	4.99	0.25	96	3.70	0.28	93	4.52	0.24	96	4.85	0.33	94	5.02	0.31	95
	Nonaccrual .....	0.42	0.68	43	0.91	0.88	61	0.63	0.71	53	1.21	0.89	72	0.88	0.73	68
Revolving	30–89 days past due .....	0.86	0.27	90	0.23	0.31	42	0.39	0.28	68	0.16	0.48	23	0.98	0.45	91
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0.07	0.05	76
	Nonaccrual .....	0.40	1.02	35	1.30	1.31	67	0.60	1.18	51	1.38	1.13	73	1.10	1	73
Closed-end	30–89 days past due .....	1.66	0.46	94	1.60	0.48	93	1.31	0.49	92	1.23	0.65	83	1.31	0.70	84
	90+ days past due .....	5.65	0.28	96	4.23	0.31	93	5.13	0.26	96	5.69	0.38	94	6.39	0.35	95
Junior lien	Nonaccrual .....	0.42	0.66	44	0.85	0.85	59	0.64	0.67	55	1.18	0.87	76	0.82	0.70	62
	30–89 days past due .....	0	0.01	38	0.03	0.01	82	0.02	0.01	80	0	0.02	25	0.04	0.02	76
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	77
	Nonaccrual .....	0.02	0.03	51	0.05	0.05	62	0.04	0.03	66	0.06	0.04	66	0.09	0.04	80
Commercial real estate	30–89 days past due .....	0.32	0.16	83	1.04	0.22	94	0.56	0.15	92	0.40	0.26	71	1.55	0.18	99
	90+ days past due .....	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.15	0.03	89
	Nonaccrual .....	0.15	0.37	32	0.39	0.62	41	0.25	0.38	49	0.53	0.62	49	0.33	0.23	71
Construction and development	30–89 days past due .....	0.05	0.19	53	2.22	0.22	96	0.47	0.17	85	0.38	0.28	70	4.13	0.28	98
	90+ days past due .....	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0.22	0.02	94
	Nonaccrual .....	0.16	0.17	68	0.10	0.50	48	0.11	0.20	62	0.31	0.41	65	0.18	0.20	67
1–4 family	30–89 days past due .....	0.05	0.03	82	0.28	0.03	94	0.06	0.02	84	0.14	0.03	88	1.70	0.06	99
	90+ days past due .....	0	0	47	0	0	44	0	0	44	0	0	42	0.21	0	96
Other	Nonaccrual .....	0.07	0.02	87	0.01	0.02	66	0.01	0.01	70	0.21	0.03	90	0.01	0.02	66
	30–89 days past due .....	0	0.14	20	1.94	0.16	96	0.40	0.13	85	0.24	0.22	68	2.43	0.20	96
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0.01	0.01	79
	Nonaccrual .....	0.09	0.14	66	0.09	0.43	52	0.10	0.16	69	0.09	0.35	53	0.16	0.17	70
Multifamily	30–89 days past due .....	0.51	0.06	93	0.24	0.08	80	0.56	0.07	94	0.08	0.09	64	0.90	0.08	95
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0.01	0	87
	Nonaccrual .....	0	0.12	25	0.13	0.13	68	0.01	0.17	46	0.14	0.11	71	0.03	0.05	58
Nonfarm non-residential	30–89 days past due .....	0.33	0.13	84	0.94	0.20	94	0.58	0.13	88	0.48	0.23	79	1.08	0.14	98
	90+ days past due .....	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.17	0.03	90
	Nonaccrual .....	0.19	0.45	34	0.53	0.78	49	0.35	0.45	54	0.69	0.80	52	0.43	0.28	73
Owner Occupied	30–89 days past due .....	0.04	0.04	49	0.40	0.06	96	0.05	0.04	65	0.24	0.07	91	0.47	0.07	99
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0.09	0.01	93
	Nonaccrual .....	0.16	0.17	51	0.27	0.32	51	0.20	0.17	61	0.28	0.27	55	0.29	0.16	76
Other	30–89 days past due .....	0.30	0.08	87	0.54	0.12	92	0.53	0.08	91	0.24	0.14	74	0.60	0.07	98
	90+ days past due .....	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0.07	0.01	90
	Nonaccrual .....	0.03	0.24	27	0.26	0.40	47	0.15	0.23	48	0.41	0.44	56	0.15	0.10	71
Farmland	30–89 days past due .....	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual .....	0	0.67	21	0.22	1.14	48	0	0.69	23	0.21	1.13	43	0.42	0.84	52
Credit card	30–89 days past due .....		0.87			0.75			0.81			0.95			1.19	
	90+ days past due .....		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual .....		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,647,281	1,621,372	1,634,561	1,608,100	1,701,298										
Retained earnings .....	2,586,964	2,265,212	2,498,853	2,151,064	1,899,630										
Accumulated other comprehensive income (AOCI) .....	-115,999	10,104	4,092	15,382	-34,678										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	4,118,246	3,896,688	4,137,506	3,774,546	3,566,250										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	639,646	638,113	640,572	639,275	646,870										
Accumulated other comprehensive income-related adjustments .....	-81,689	45,045	40,691	52,503	6,697										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	3,560,289	3,213,530	3,456,243	3,082,768	2,912,683										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	3,560,289	3,213,530	3,456,243	3,082,768	2,912,683										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	412,500	412,500	412,500	412,500	125,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	412,500	412,500	412,500	412,500	125,000										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	412,500	412,500	412,500	412,500	125,000										
<b>Tier 1 Capital</b> .....	3,972,789	3,626,030	3,868,743	3,495,268	3,037,683										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	353,245	380,795	353,169	380,717	408,228										
Non-qualifying capital instruments .....	253,566	253,566	253,566	253,566	253,566										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	253,108	248,346	232,270	291,462	158,461										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	859,919	882,707	839,005	925,745	820,255										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	8,066	8,066	8,066	8,066	8,066										
Tier 2 capital .....	851,853	874,641	830,939	917,679	812,189										
Exited advanced approach tier 2 capital .....															
Total capital .....	4,824,642	4,500,671	4,699,682	4,412,947	3,849,872										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	49,584,248	44,965,336	49,150,312	43,790,510	35,622,693										
Less: Deductions from common equity tier 1 capital .....	639,646	638,113	640,572	639,275	646,869										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	48,944,602	44,327,223	48,509,740	43,151,235	34,975,824										
Total risk-weighted assets .....	41,556,777	35,720,418	40,422,100	34,946,624	31,581,317										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	8.57	12.18	2	9	12.54	2	8.55	12.37	3	8.82	12.35	3	9.22	12.11	6
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	9.56	12.88	3	10.15	13.31	2	9.57	13.11	3	10	13.08	3	9.62	12.78	2
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A .....	11.61	14.72	2	12.60	15.37	5	11.63	14.91	3	12.63	15.23	9	12.19	14.36	12
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage .....	8.12	9.06	22	8.18	9.15	23	7.98	8.98	23	8.10	9.13	19	8.69	9.76	20
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72			7.41	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....			0			0			0			0				0	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....			0			0			0			0				0	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			441			465			2,110			1,709			1,915	-5.16	-44.74
Other insurance activities income .....			441			465			2,110			1,709			1,915	-5.16	-44.74
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			156,730			155,718			157,675			154,637			187,534	0.65	9.35

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income .....	0.09	0.38	59	0.10	0.38	56	0.12	0.36	57	0.10	0.41	55	0.13	0.47	55			
Premium income / Insurance activities revenue .....	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	3.71	12.22	19	3.99	11	23	3.83	12	19	4.05	11.03	26	5.87	11.51	29			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	665,580	615,813	687,611	616,402	456,386
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	603,970	563,148	594,174	567,518	418,058
Loans to depository institutions and other banks acceptances .....	0	0	10,598	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	61,610	52,665	82,839	48,884	38,328
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	991	1,017	1,007	1,020	1,031
Interest-bearing bank balances .....	117,556	67,871	91,239	46,837	35,850
Total selected foreign assets .....	784,127	684,701	779,857	664,259	493,267
Total foreign deposits .....	143,937	120,475	118,068	110,029	77,731
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	143,937	120,475	118,068	110,029	77,731

## Analysis Ratios

	BHC	Peer # 1	Pct												
Yield: Foreign loans .....	5.77	0.70	94	5.94	0.69	93	5.92	0.66	94	6.62	0.87	94	6.82	1.25	92
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	

## Net Losses as a Percent of Foreign Loans by Type

Real estate loans .....		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans .....	0.07	1.62	28		1.94		0.04	0.79	11	0.19	0.64	38	0.22	0.29	60
Foreign governments and institutions .....		0			0			0			0			0	

## Growth Rates

Net loans and leases.....	8.08	10.28	63	37	-6.17	85	11.55	6.83	67	35.06	-2.40	86	35.37	22.48	81
Total selected assets.....	14.52	17.19	70	35.87	-2.56	84	17.40	9.48	75	34.67	2.04	82	35.58	12.40	84
Deposits .....	19.47	-5.48	82	29.96	2.95	82	7.31	0.73	60	41.55	3.46	96	28.22	10.36	80

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Activity</b>								
Securitization activities.....		5,381,942	5,319,318	5,352,217	5,366,565	5,739,569	1.18	1082.62
1–4 family residential loans .....		5,381,942	5,319,318	5,352,217	5,366,565	5,739,569	1.18	1082.62
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		51,133	50,764	51,055	50,614	50,403	0.73	
1–4 family residential loans .....		51,133	50,764	51,055	50,614	50,403	0.73	
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		10.71	11.64	10.67		11.90		15.68
1–4 family residential loans .....		10.71	11.64	10.67		11.90		15.68
Home equity lines .....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans .....		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		0
Liquidity commitments provided to conduit structures .....		0	0	0		0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		19.61	20.91	19.84		21.11		23.65
Home equity lines .....		0.86	1.08	0.92		1.26		1.73
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		15.59	13.47	15.11		13.28		13.35
Commercial and industrial loans .....		39.41	40.11	39.77		39.85		35.29
All other loans and leases.....		24.54	24.43	24.35		24.51		25.98

## **Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0.95	0.95	0.95	0.94	0.88
1–4 family residential loans .....	0.95	0.95	0.95	0.94	0.88
Home equity lines .....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans .....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	1.29	1.40	1.32	1.45	1.66
Total retained credit exposure and asset sale credit exposure .....	1.38	1.49	1.44	1.51	1.79
Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets percent of securitized assets .....	0	0	0	0	0
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.56	0.58	0.45	0.42	0.35
Home equity lines .....	0.86	0.23	0.39	0.16	0.98
Credit card receivables .....					
Commercial and industrial loans .....	0.32	0.48	0.53	0.82	1.20
All other loans and leases .....	0.47	0.58	0.86	0.26	0.95
Total managed loans past due 30–89 days .....	0.43	0.54	0.64	0.52	0.90
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.89	1.53	1.76	1.96	1.68
Home equity lines .....	0	0	0	0	0.07
Credit card receivables .....					
Commercial and industrial loans .....	0.08	0.03	0.04	0.08	0.10
All other loans and leases .....	0	0	0	0	0.09
Total managed loans past due 90+ days .....	0.40	0.33	0.37	0.45	0.47
<b>Total Past Due Managed Assets .....</b>	<b>0.83</b>	<b>0.87</b>	<b>1.01</b>	<b>0.96</b>	<b>1.37</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.02	-0.01	0	0.02	0
Home equity lines .....	0.06	-0.08	-0.34	0.42	0.54
Credit card receivables .....					
Commercial and industrial loans .....	0.03	0.32	0.12	0.15	0.37
All other loans and leases .....	0.02	0.03	0.02	0.10	0.03
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.02</b>	<b>0.13</b>	<b>0.05</b>	<b>0.10</b>	<b>0.15</b>

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	17,013	15,758	211,270	308,374	198,534	7.96	-62.21
Dividends .....	0	0	145,000	244,000	139,000		-100.00
Interest .....	0	0	0	0	261		-100.00
Management and service fees .....	17,013	15,758	66,270	64,374	59,273	7.96	127.54
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	120	119	504	9,465	384	0.84	605.88
Dividends .....	0	0	0	9,000	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	120	119	504	465	384	0.84	605.88
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	17,133	15,877	211,774	317,839	198,918	7.91	-61.95
Securities gains (losses) .....	125	199	965	-484	0	-37.19	
Other operating income .....	97	699	2,405	1,016	1,008	-86.12	-80.83
Total operating income .....	17,355	16,775	215,144	318,371	199,926	3.46	-61.89
<b>Operating Expenses</b>							
Personnel expenses .....	32,997	26,279	109,142	75,179	72,925	25.56	182.03
Interest expense .....	6,596	7,032	27,723	28,922	23,003	-6.20	188.41
Other expenses .....	35,698	35,805	150,386	124,545	127,761	-0.30	108.15
Provision for loan and lease losses .....	0	0	0	0	18		-100.00
Total operating expenses .....	75,291	69,116	287,251	228,646	223,707	8.93	141.71
Income (loss) before taxes .....	-58,633	-50,576	-72,714	87,303	-21,744		
Applicable income taxes (credit) .....	-15,901	-13,521	-56,528	-42,745	-40,776		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	-42,732	-37,055	-16,186	130,048	19,032		
Equity in undistributed income of subsidiaries .....	170,123	190,203	482,336	162,942	336,665	-10.56	401.94
Bank subsidiaries .....	168,577	188,630	472,315	167,738	331,558	-10.63	423.63
Nonbank subsidiaries .....	1,546	1,573	10,021	-4,796	5,107	-1.72	-9.01
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	127,391	153,148	466,150	292,990	355,697	-16.82	118.22
<b>Memoranda</b>							
Bank net income .....	168,577	188,630	617,315	411,738	470,558	-10.63	143.63
Nonbank net income .....	1,546	1,573	10,021	4,204	5,107	-1.72	-9.01
Subsidiary holding companies' net income .....	0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		4,906,022	89.14	4,551,310	85.81	4,854,413	87.82	4,362,881	4,159,612	7.79	65.65
Common and preferred stock .....		4,295,355	78.04	3,944,696	74.37	4,242,778	76.76	3,755,110	3,545,767	8.89	78.45
Excess cost over fair value .....		610,667	11.10	606,614	11.44	611,635	11.07	607,771	613,845	0.67	26.68
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		-100.00
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....		113,980	2.07	103,597	1.95	112,307	2.03	101,866	106,666	10.02	99.87
Common and preferred stock .....		50,917	0.93	38,531	0.73	48,857	0.88	36,261	36,605	32.15	85.60
Excess cost over fair value .....		63,063	1.15	65,066	1.23	63,450	1.15	65,605	70,061	-3.08	113.09
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Common and preferred stock .....		0	0	0	0	0	0	0	0		
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	70		-100.00
Securities .....		17,082	0.31	17,014	0.32	17,089	0.31	15,250	14,695	0.40	38.89
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		92,387	1.68	243,132	4.58	181,154	3.28	322,604	96,243	-62.00	53.38
Cash and due from unrelated depository institution .....		2	0	7	0	3	0	3	2	-71.43	0.00
Premises, furnishings, fixtures and equipment .....		243,019	4.42	266,909	5.03	245,783	4.45	272,970	275,214	-8.95	110.80
Intangible assets .....		8,371	0.15	8,371	0.16	8,371	0.15	8,371	8,371	0.00	0.00
Other assets .....		123,069	2.24	113,457	2.14	108,365	1.96	93,239	77,850	8.47	109.44
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		5,503,932	100.00	5,303,797	100.00	5,527,485	100.00	5,177,184	4,738,723	3.77	68.02
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		-100.00
Borrowings with maturity over 1 year .....		137,755	2.50	161,021	3.04	143,612	2.60	166,818	299,108	-14.45	182.85
Subordinated notes and debentures .....		437,033	7.94	436,595	8.23	436,938	7.90	436,506	436,095	0.10	214.43
Other liabilities .....		183,322	3.33	200,105	3.77	194,681	3.52	204,299	58,705	-8.39	253.04
Balance due to subsidiaries and related institutions .....		253,566	4.61	253,566	4.78	253,566	4.59	253,566	253,566	0.00	0.00
Total liabilities .....		1,011,676	18.38	1,051,287	19.82	1,028,797	18.61	1,061,189	1,047,474	-3.77	98.07
Equity Capital .....		4,492,256	81.62	4,252,510	80.18	4,498,688	81.39	4,115,995	3,691,249	5.64	62.47
Perpetual preferred stock (income surplus) .....		412,500	7.49	412,500	7.78	412,500	7.46	412,500	125,000	0.00	64.17
Common stock .....		59,091	1.07	58,727	1.11	58,892	1.07	58,473	57,951	0.62	12.33
Common surplus .....		1,698,093	30.85	1,663,008	31.36	1,685,572	30.49	1,649,990	1,650,278	2.11	22.88
Retained earnings .....		2,548,474	46.30	2,208,535	41.64	2,447,535	44.28	2,080,013	1,899,630	15.39	122.78
Accumulated other comprehensive income .....		-115,999	-2.11	10,103	0.19	4,092	0.07	15,382	-34,679		
Other equity capital components .....		-109,903	-2	-100,363	-1.89	-109,903	-1.99	-100,363	-6,931		
Total liabilities and equity capital .....		5,503,932	100.00	5,303,797	100.00	5,527,485	100.00	5,177,184	4,738,723	3.77	68.02
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		253,566	4.61	253,566	4.78	253,566	4.59	253,566	253,566	0.00	0.00
Notes payable to subsidiaries that issued TPS .....		253,566	4.61	253,566	4.78	253,566	4.59	253,566	253,566	0.00	0.00
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
<b>Profitability</b>																
Net income / Average equity capital .....	11.32	9.94	65	14.71	12.54	71	10.84	11.94	45	7.46	7.29	50	10.28	9.68	62	
Bank net income / Average equity investment in banks .....	13.82	10.44	79	16.93	12.55	81	13.39	11.80	68	9.82	7.45	74	12.42	10.51	75	
Nonbank net income / Average equity investment in nonbanks .....	5.47	11.36	46	6.12	12.53	47	9.43	13.12	47	4.10	9.75	49	4.90	7.89	51	
Subsidiary HCs net income / Average equity investment in sub HCs .....	8.34			11.69			10.11				7.01			8.55		
Bank net income / Parent net income .....	132.33	97.54	98	123.17	95.97	97	132.43	96.79	99	140.53	88.16	98	132.29	82.22	99	
Nonbank net income / Parent net income .....	1.21	3.43	57	1.03	2.83	55	2.15	3.40	65	1.43	3.59	57	1.44	5.93	62	
Subsidiary holding companies' net income / Parent net income .....	80.23			65.70			65.35				68.34				74	
<b>Leverage</b>																
Total liabilities / Equity capital .....	22.52	16.87	74	24.72	17.74	78	22.87	16.81	77	25.78	20.06	75	28.38	20.43	71	
Total debt / Equity capital .....	12.80	11.65	67	14.05	11.90	71	12.90	11.71	69	14.66	14.41	67	19.92	14.31	73	
Total debt + notes payable to subs that issued TPS / Equity capital .....	18.44	13.71	72	20.02	14.30	76	18.54	13.63	74	20.82	16.67	73	26.79	16.36	74	
Total debt + Loans guaranteed for affiliate / Equity capital .....	12.80	11.72	67	14.05	12.02	71	12.90	11.77	68	14.66	14.68	67	19.92	14.56	73	
Total debt / Equity capital – excess over fair value .....	15.05	11.75	70	16.69	12	74	15.18	11.81	72	17.53	14.52	71	24.45	14.51	73	
Long-term debt / Equity capital .....	12.80	11.08	67	14.05	11.33	71	12.90	10.95	69	14.66	13.56	68	19.92	13.04	73	
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital .....	15	0.07	99	15.79	0.10	99	15.01	0.05	99	16.36	0.08	98	18.53	0.12	98	
Long-term debt / Consolidated long-term debt .....	28.38	40.81	35	24.81	35.48	39	28.53	39.86	35	28.99	34.67	42	39.64	28.44	60	
<b>Double Leverage</b>																
Equity investment in subs / Equity capital .....	111.75	103.47	82	109.46	102.85	83	110.40	103.22	82	108.47	102.81	81	115.58	103.22	92	
Total investment in subs / Equity capital .....	111.75	108.45	74	109.46	108.21	72	110.40	108.40	74	108.47	110.16	67	115.58	111.07	80	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....																
<b>Double Leverage Payback</b>																
Equity investment in subs – equity cap / Net income (X) .....	1.04	0.38	78	0.66	0.22	78	1	0.29	85	1.19	0.47	78	1.62	0.36	92	
Equity investment in subs – equity cap / Net income-div (X) .....	1.31	1.31	61	0.78	0.74	62	1.27	1.05	68	1.68	1.82	60	1.98	1.22	81	
<b>Coverage Analysis</b>																
Operating income-tax + noncash / Operating expenses + dividends .....	52	129.62	23	46.50	111.20	23	86.88	152.85	19	126.97	136.59	52	92.52	177.68	19	
Cash from ops + noncash items + op expense / Op expense + dividend .....	37.24	125.04	24	34.02	98.58	25	96.11	154.48	21	138.21	147.24	55	103.09	190.27	18	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	35.77	98.29	23	33.53	85.35	29	80.97	98.54	31	168.30	134.08	74	123.86	116.34	62	
Pretax operating income + interest expense / Interest expense .....	-788.92	2,251.18	2	-619.23	1,142.88	2	-162.29	1,835.33	1	401.86	2,016.32	25	5.47	1,968.54	3	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	-622.70	1,728.15	2	-424.05	1,357.31	1	-89.89	1,770.77	0	320.57	1,539.23	21	37.24	1,632.83	3	
Dividends + interest from subsidiaries / Interest expense + dividends .....	0	145.40	4	0	117.86	3	114.76	174.12	32	220.36	150.43	81	158.05	210.80	37	
Fees + other income from subsidiaries / Salary + other expenses .....	24.94	9.52	82	25.57	13.36	77	25.73	11.92	78	32.46	13.95	77	29.73	16.52	74	
Net income / Current part of long-term debt + preferred dividends (X) .....	18.22	20.52	45	21.91	33.13	45	16.67	47.61	31	13.71	35.64	41	43.38	57.11	73	
<b>Other Ratios</b>																
Net assets that reprice within 1 year / Total assets .....	-3.75	3.42	8	2.88	3.97	50	-2.11	3.44	8	4.40	3.85	60	0.49	2.64	38	
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>																
90+ days past due .....		0.24			0.05			0.17			0.10		0	0.04	43	
Nonaccrual .....		0.75			1.22			0.92			1.03		0	0.54	40	
Total .....		1			1.27			1.09			1.13		0	0.58	34	
<b>Guaranteed Loans as a Percent of Equity Capital</b>																
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46	
<b>As a Percent of Consolidated Holding Company Assets</b>																
Nonbank assets of nonbank subsidiaries .....	0.23	1.70	58	0.23	1.80	60	0.24	1.76	61	0.24	2.66	58	0.30	5.62	57	
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37		66.04	81.10	45	342.11	57.84	96
Dividends declared / Net income .....	20.76	33.46	30	16.08	23.13	32	21.16	28.27	35	29.31	42.29	35	18.30	33.08	25
Net income – dividends / Average equity.....	8.97	6.76	75	12.34	9.52	74	8.55	8.62	57	5.28	4.14	65	8.40	6.46	76
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	0	124.34	14	0	101.14	15	147.02	155.92	57	284.08	132.17	86	213.48	178.13	59
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	0	4.90	22	10.48	3.41	85	0	7.53	19
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	0	153.16	7	0	128.99	8	147.02	203.53	43	294.56	174.85	85	213.48	260.40	48
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	0	43.39	14	0	30.63	14	23.49	45.96	25	59.26	60.28	50	29.54	66.55	20
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0.06	0.54	55
Management and service fees from bank subsidiaries .....	10.09	0.75	92	8.35	1.08	90	10.74	0.88	93	15.63	1.47	93	12.60	1.55	91
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	10.09	49.34	28	8.35	33.49	29	34.22	51.33	31	74.90	62.88	61	42.19	69.36	23
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	0	62.63	8	214.08	56.39	91	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	7.76	0.46	93	7.57	0.53	91	5.03	0.37	91	11.06	0.86	91	7.52	1.92	87
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	7.76	39.06	48	7.57	69.48	40	5.03	87.22	14	225.14	79.84	85	7.52	150.41	16
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				61.23
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0.29
Operating income from subsidiary holding companies .....		126.86			34.47			58.37			55.20				76.49
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0	60.28	15	0	58.57	15	67.40	74.16	23	76.64	69.76	32	69.53	67.32	31
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0.13	0.80	54
Management and service fees from bank subsidiaries .....	98.03	1.48	96	93.94	4.11	97	30.80	1.44	97	20.22	1.87	95	29.65	1.81	95
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	98.03	73.91	43	93.94	71.70	44	98.20	83.13	50	96.86	82.20	44	99.30	78.80	68
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	0	3.07	21	2.83	1.95	78	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0.69	0.01	94	0.71	0.05	92	0.23	0.01	93	0.15	0.02	90	0.19	0.06	90
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.69	6.88	69	0.71	10.59	60	0.23	4.67	50	2.97	4.70	72	0.19	7.29	40
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies .....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt .....	44.11	28.43	69	42.43	29.59	68	43.68	26.38	72	42.03	27.08	72	34.49	28.33	69